



GRG School of Management Studies
PSGR Krishnammal College for Women



CURRICULUM AND SYLLABUS
POST GRADUATE DIPLOMA IN MANAGEMENT OF
FINANCIAL SERVICES (PGDMFS)
[2024 - 2025]

JUNE 2024

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POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES
PROGRAMME AND CURRICULUM OBJECTIVES

THE PROGRAMME

1. The full-time, one-year PGDMFS programme offered by the Department of Management, (GRG School of Management Studies), PSGR Krishnammal College for Women, comprises two semesters, each semester being of approximately 90 working days.
2. The programme is of 45 Credits equivalent of courses. One credit is equivalent to approximately 15 contact sessions. Students are expected to spend an equal time outside the classroom for preparation, assignments, library reading etc.
3. The programme includes foundation courses on basics of business and management, values, ethics and governance, and advanced courses on various financial services. Students are also required to carry out one field study. In addition, they are required to successfully complete two applied courses relating life skills.

PROGRAMME OBJECTIVES

In line with the vision and mission of the institution, the Post Graduate Diploma in Management of Financial Services (PGDMFS) programme is designed to provide the students with knowledge, skills and attitude for a successful career in management of financial services.

PROGRAMME EDUCATIONAL OBJECTIVES (PEO)

- PEO1: To enable the students to acquire foundational and advanced knowledge in the
area of financial products and services
- PEO2: To impart critical and analytical thinking, decision making, communication, interpersonal, and leadership skills to students
- PEO3: To enhance the capabilities of students for undertaking career in the field of management of financial products and services

PROGRAMME OUTCOMES (PO)

The Programme Outcomes are the expected Learning Outcomes of the Programme. After completion of the Programme, the students will be able to

- PO1: Apply conceptual foundations to solve problems related to management of financial products and services
- PO2: Apply Critical Thinking and Problem-Solving Skills to provide solutions to the management of financial products and services
- PO3: Utilize Leadership, Interpersonal, Team Working and Communication skills in chosen profession to accomplish shared objectives
- PO4: Apply ethical considerations in the management of financial products and services
- PO5: Develop lifelong learning to acquire new knowledge and skills

PROGRAMME OUTCOMES AND COMPETENCIES

Programme Outcomes	Competencies for Measuring Programme Outcomes			
PO1: Apply conceptual foundations to solve problems related to management of financial products and Services	Critical Thinking	Problem Solving	Decision Making	
PO2: Apply Critical Thinking and Problem-Solving skills to provide solutions to the management of financial products and Services	Critical Thinking	Problem Solving	Decision Making	Global Orientation
PO3: Utilize Leadership, Interpersonal, Team Working and Communication skills in chosen profession to accomplish shared Objectives	Leadership	Interpersonal	Team Work	Oral and Written Communication
PO4: Apply ethical considerations in the management of financial products and Services	Decision Making	Social Responsibility	Learning Skills	
PO5: Develop lifelong learning to acquire new knowledge and skills	Learning Skills			

PEO AND PO MAPPING

	PO1	PO2	PO3	PO4	PO5
PEO1	3	3	3	3	3
PEO2	3	3	3	3	3
PEO3	3	3	3	3	3

3- Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

PROGRAMME STRUCTURE

The design of the curriculum of PGDMFS programme is based on the principle of Knowing (Knowledge), Doing (Skills), and Being (Attitude). The “Knowing” part comprises a total of eleven courses; two Foundation courses and nine Advanced courses. The “Doing” part comprises of one Field Study (Applied). The “Being” part comprises of two Applied courses - Communication, and Essential Skills for Management. The total number of credits is 45.

CURRICULUM OBJECTIVES

The curriculum is designed to:

1. Familiarize the students to basics of business, management, and issues relating to governance and ethics
2. Enrich their knowledge on key areas relating to management of financial products and services
3. Enable the students to acquire skills necessary to successfully carve a career in financial services management
4. Help students to gain life skills - Communication and Essential Skills for Management through experiential learning

CURRICULUM STRUCTURE

The PGDMFS curriculum is structured as below:

1. Two foundation courses (6 credits) - Business and Management, and Values, Ethics and Governance.
2. Nine advanced courses from Financial Services domain (27 credits) - Financial Services, Management of Banking Services, Indian Financial System, Behavioural Finance, Personal Finance, Investment Banking, Marketing of Financial Services, Risk Management and Insurance, and Security Analysis and Portfolio Management
3. One Applied course as Practice Work (6 credits) - Field Study.
4. Two applied courses as a part of life skills (6 credits) - Communication Skills, and Essential Skills for Management.

ATTENDANCE

1. Students are expected to attend a minimum of 75% of all scheduled classroom sessions during each semester.
2. The Principal/Director may condone the shortage in attendance, in exceptional circumstances, up to a maximum of 10%.
3. Students falling short of the required attendance will not be permitted to appear for the End Semester Examination of the semester.
4. Students who do not complete a semester on account of such shortage of attendance may seek to repeat the semester in the subsequent academic year.

ONLINE COURSE(S)

Students may choose to register and earn credits for online courses approved by the committee consisting of Director, Dean and Faculty Advisor. Students can take up online courses from NPTEL, SWAYAM or other platforms to a maximum of 18 credits during the Programme, subject to a maximum of three courses per semester. The coverage of such online courses should be appropriate and relate to the coverage of the courses offered in the curriculum. Students who successfully complete the online courses will be exempt from taking up the equivalent courses offered by GRGSMS. The committee will monitor the progress of the student and evaluate their performance in 100% CIA pattern.

COMPLETION OF THE PGDMFS PROGRAMME

Students are required to complete their PGDMFS programme in all respects within a maximum of three years from the date of their first joining the programme, or as per the rules and regulations of the Bharathiar University in regard.

ASSESSMENT AND EVALUATION

1. The concerned course facilitator shall announce to the students the broad outline of the pedagogy and assessment to be adopted for each course which is in-line with the University guidelines. The details of the pedagogy will also be apart of the session plan and course details uploaded on technology-enabled Learning Management System at GRGSMS.
2. Assessment/evaluation of students' performance will be based on both Continuous Internal Assessment (CIA) and End Semester Examination (ESE) for Foundation and Advanced courses. CIA shall carry a weightage of 25% and the ESE 75%. The ESE will be conducted at the end of each semester.
3. The CIA shall comprise multiple components of assessment such as assignments, case discussion, simulation, classroom participation, student presentations, field study, exercise, peer evaluation and quiz. The faculty concerned may decide appropriate mixture of components for their courses with the quiz component of equal weightage. The remaining weightage of the CIA shall comprise four - five other components
4. For the courses that do not have End Semester Examination, the concerned faculty shall decide three, four or five assessment components for CIA.
5. For courses that have End Semester Examination, a quiz shall be conducted of 60 minutes duration through online mode comprising of objective questions towards the end of each semester. The Quiz shall comprise of 50 questions equally distributed across the parts of the course coverage, of which at least 30 % of the questions (15 questions) will be of K3 and K4 levels of Blooms Taxonomy for Foundational Level courses; and at least 50 % of the questions (25 questions) will be of K3 and K4 levels for Applied and Advanced courses.
6. There will not be any ESE for the following, and 100% of marks will be through CIA:
 - Communication Skills (DF22COM)
 - Essential Skills for Management (DF22ESM)
 - Field Study (DF22FSD)
7. There will not be any minimum marks stipulated for passing CIA. However, in the ESE, students shall be required to secure a minimum of "B" grade [50%] for passing. In order to successfully complete a course, students will need to secure a minimum total of 50% (50 out of 100 marks - B grade) in CIA and ESE put together.
8. Students who are not satisfied with the CIA score for any course may appeal for a review to the Director/ Dean, whose decision in the matter shall be final and binding.
9. The records of CIA and ESE for each student and each course shall be maintained in safe custody for a period of six months.

SCHEME OF EXAMINATION

The End Semester Examinations shall be of three hours duration. The maximum marks in ESE shall be 100 to be pro-rated to 75%. The End Semester Examination question papers shall flow the below pattern:

Level of Course	Section A	Section B
Foundation	Five questions with internal choice, each question set corresponding to each part (each question carrying eight marks) and will be of K1 and K2 levels of Blooms Taxonomy	Five questions with internal choice, each question set corresponding to each part (each question carrying twelve marks) and will be of K2, K3 and K4 levels of Blooms Taxonomy
Advanced	Five questions with internal choice, each question set corresponding to each part (each question carrying eight marks) and will be of K2 and K3 levels of Blooms Taxonomy	Five questions with internal choice, each question set corresponding to each part (each question carrying twelve marks) and will be of K3 and K4 levels of Blooms Taxonomy

GRADING

The assessment of performance of students in examinations will be based on grade points received instead of numerical marks. For this purpose, letter grades will be used to assess standards of performance. The following letter grades will be used:

Range of Marks	Grade Point	Letter Grade	Description
90 - 100	9.0 - 10	O	Outstanding
90 - 99	9.0 - 9.9	D+	Excellent
75 - 79	7.5 - 7.9	D	Distinction
70 - 74	7.0 - 7.4	A+	Very Good
60 - 69	6.0 - 6.9	A	Good
50 - 59	5.0 - 5.9	B	Average
00 - 49	0.0	U	Re-appear
ABSENT	0.0	AAA	Absent

REVISIONS IN PGDMFS 2024-25 BATCH SYLLABUS

Semester	Course Code	Course Title	Newly Introduced/ Revised/ Renamed	Percentage of Revision
I	DF24BVF	Behavioural Finance	Revised	10

POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES

LIST OF COURSES FOR PGDMFS PROGRAMME (2024-2025)

Code	Title	Level	Mode	Credit
SEMESTER I				
DF24BAM	Business and Management	Foundation	ESE	3
DF24BVF	Behavioural Finance	Advanced	ESE	3
DF24FNS	Financial Services	Advanced	ESE	3
DF24IFS	Indian Financial System	Advanced	ESE	3
DF24MBS	Management of Banking Services	Advanced	ESE	3
DF24PFN	Personal Finance	Advanced	ESE	3
DF24COM	Communication Skills	Applied	CIA	3
Sub - Total				21
SEMESTER II				
DF24IBK	Investment Banking	Advanced	ESE	3
DF24MFS	Marketing of Financial Services	Advanced	ESE	3
DF24RMI	Risk Management and Insurance	Advanced	ESE	3
DF24SAP	Security Analysis and Portfolio Management	Advanced	ESE	3
DF24VEG	Values, Ethics and Governance	Foundation	ESE	3
DF24ESM	Essential Skills for Management	Applied	CIA	3
DF24FSD	Field Study	Applied	CIA	6
Sub - Total				24
TOTAL				45

SYLLABUS AND COURSE OUTLINE**SEMESTER I - COURSES**

Code	Title	Level	Mode	Credit
SEMESTER I				
DF24BAM	Business and Management	Foundation	ESE	3
DF24BVF	Behavioural Finance	Advanced	ESE	3
DF24FNS	Financial Services	Advanced	ESE	3
DF24IFS	Indian Financial System	Advanced	ESE	3
DF24MBS	Management of Banking Services	Advanced	ESE	3
DF24PFN	Personal Finance	Advanced	ESE	3
DF24COM	Communication Skills	Applied	CIA	3
Sub - Total				21

Course Title: BUSINESS AND MANAGEMENT
Course Code: DF24BAM

Course Outcomes

CO1: Explain the nature and structure of business and management (K2)
 CO2: Explain the management and planning in a global environment (K2)
 CO3: Examine the functions of designing and managing human resources (K4)
 CO4: Analyse motivating employees and managing individual behaviour (K4)
 CO5: Interpret planning, monitoring and controlling (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	2	-	-
CO2	3	2	-	-	2
CO3	3	2	-	-	-
CO4	3	-	2	-	-
CO5	3	3	-	-	2

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Nature and Purpose of Business

Economic Activities - Types - Business - Characteristics and Objectives of Business - Structure of Business - Classification of Business Activities - Classification of Industries - Business Environment

Part 2 (9 hours)

Management and Planning

Management - Nature and Purpose - Making Decisions - Managing in a Global Environment - Managing Diversity - Foundations of Planning - Managing Strategy

Part 3 (9 hours)

Organizing

Designing Organizational Structure - Managing Human Resources - Managing Groups and Teams

Part 4 (9 hours)

Leading

Managing Communication - Understanding and Managing Individual Behaviour - Motivating Employees - Being an Effective Leader

Part 5 (9 hours)

Controlling

Monitoring and Controlling - Planning and Control Techniques - Managing Operations

Pedagogy

Lecture, Case Discussion, Seminar, Exercises

Evaluation and Grading

Course Outcomes	Assessment Method	Competencies	Marks
CO1	Assignment	Critical Thinking	10
	Quiz		10
CO2	Assignment	Critical Thinking	10
	Quiz		10
CO3	Case Discussion	Critical Thinking, Decision Making,	10
	Quiz		10
CO4	Seminar	Critical Thinking, Learning Skills	10
	Quiz		10
CO5	Exercise	Critical Thinking, Decision Making, Learning Skills	10
	Quiz		10
*The CIA marks will be prorated to 25 %; The End Semester Examination marks will be prorated to 75 %			

Reference Books

1. Robbins, Stephen P, and Mary Coulter (2021). *Management*, 15/e; New Delhi: Pearson Education
2. Tulsian P.C. & Vishal Pandey (2011). *Business Organisation and Management*; New Delhi: Pearson Education
3. Koontz, Harold, Weihrich, Heinz, and Cannice, Mark (2020). *Essentials of Management: An International, Innovation and Leadership Perspective*, 11/e; New Delhi: McGraw Hill Education

Course Title: BEHAVIOURAL FINANCE
Course Code: DF24BVF

Course Outcomes

- CO1: Explain the scope of traditional finance (K2)
- CO2: Explain the emotional factors and social forces in decision making (K2)
- CO3: Explain the efficient market hypothesis and theories of behavioural finance (K2)
- CO4: Examine the behavioural factors influence on investment behaviour (K4)
- CO5: Examine psychological forces bearing on corporate finance (K4)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	2	-	-	2
CO2	3	2	-	2	2

C03	3	2	-	-	-
C04	3	2	-	-	-
C05	3	2	-	-	3

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Introduction to Behavioural Finance

Foundation of Behavioural Finance and Rational Finance - Heuristics and Biases - Self Deception

Part 2 (9 hours)

Utility Preference

Utility - Preference Functions - Expected Utility Theory - Emotional Factors and Social Forces - Types and Dimensions of Emotions - Emotional intelligence and Biases-Social influence

Part 3 (9 hours)

Foundation of Behavioural Finance

Prospect Theory and Mental Accounting - Prospect Theory - Framing and Mental Accounting - Efficient Market Hypothesis

Part 4 (9 hours)

Behavioural Aspects of Investing

Investor Behaviour - Behavioural Portfolio Theory - Behavioural Lifecycle Theory Sound Investment Philosophy - Guidelines for Overcoming Psychological Biases

Part 5 (9 hours)

Behavioural Corporate Finance

Introduction -Behavioural Factors and Corporate Decisions on Capital Structure and Dividend Policy - Building a Smart Organisation

Pedagogy

Lecture, Case Discussion, Exercise, Seminar

Evaluation and Grading

Course Outcomes	Assessment Method	Competencies	Marks
C01	Assignment	Critical Thinking, Learning Skills	10
	Quiz		10
C02	Seminar	Critical Thinking, Learning Skills	10
	Quiz		10
C03	Case Discussion	Critical Thinking, Problem Solving	10
	Quiz		10
C04	Exercise	Critical Thinking, Global Orientation	10
	Quiz		10

CO5	Assignment	Critical Thinking, Problem Solving	10
	Quiz		10
*The CIA marks will be prorated to 25 %; The End Semester Examination marks will be prorated to 75 %			

Reference Books

1. Prasanna Chandra (2017). Behavioural Finance, 1/e; New Delhi: McGraw Hill Education
2. Lucy F. Ackert, Richard Deaves (2012). Understanding Behavioral Finance; New Delhi; Cengage Learning
3. William Forbes (2018). Behavioural Finance; 5/e, New Delhi: Wiley

Course Title: FINANCIAL SERVICES
Course Code: DF24FNS

Course Outcomes

- CO1: Analyze the functioning of the financial service industry (K4)
- CO2: Examine financial products offered by financial services organization (K4)
- CO3: Evaluate the financial service options based on industry Information (K5)
- CO4: Evaluate and devise strategies to promote venture capital financing and mutual funds (K5)
- CO5: Explain the significance of advisory financial services (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	2
CO2	3	-	-	-	2
CO3	3	3	-	-	2
CO4	3	3	-	2	2
CO5	3	3	-	2	2

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Introduction to Financial Services

Financial Services - Concept - Participants and Functions - Regulatory Framework - Non-Banking Financial Companies - Recent Trends

Part 2 (9 hours)

Leasing & Hire Purchase

Leasing - Concept and Classification - Significance - Contract Act - Reporting Framework and Taxation in Leasing; Hire Purchase - Conceptual & Legal Framework - Taxation Aspects

Part 3 (9 hours)

Factoring and Bills Discounting

Factoring - Types - Evaluation of Factoring as Off-Balance Sheet Finance - Concept and Mechanism - Functions - Forms of Factoring - Bills Discounting - Bill of Exchange - Discounting Bill of Exchange - Types of Bills - Bill Market Scheme

Part 4 (9 hours)

Venture Capital Financing and Mutual Funds

Venture Capital Financing - Features - Selection of Investment - Structuring the Deal - Investment Nurturing - Structural Aspects - Indian Venture Capital Scenario - Management of Mutual funds - Development of Mutual Funds - Classification of Mutual Funds - Operations of Mutual Funds

Part 5 (9 hours)

Advisory Financial Services

Corporate Restructuring - Conceptual and Financial Framework - Legal Aspects - Custodial Services - Depository System - Credit Rating - Agencies - Process - Symbols

Pedagogy

Lecture, Field Study, Case Discussion, Seminar

Evaluation and Grading

Course Outcome	Assessment Method	Competencies	Marks
CO1	Presentation	Critical Thinking, Learning Skills	10
	Quiz		10
CO2	Field Study	Critical Thinking, Decision Making, Learning Skills	10
	Quiz		10
CO3	Assignment	Critical Thinking, Problem Solving, Learning Skills	10
	Quiz		10
CO4	Case Discussion	Decision Making, Global Orientation, Learning Skills	10
	Quiz		10
CO5	Presentation	Critical Thinking, Learning Skills	10
	Quiz		10
*The CIA marks will be prorated to 25 %; The End Semester Examination marks will be prorated to 75 %			

Reference Books

1. Khan, M.Y. (2019). *Financial Services*, 10/e; New Delhi: McGraw Hill Education
2. Thummuluri Siddaiah (2015). *Financial Services*, 1/e (reprint); New Delhi: PearsonIndia
3. Renuka Sharma and Kiran Mehta (2017). *Financial Services*, 1/e; New Delhi:

- Cengage
 4. Shanmugam, R. (2017). *Financial Services*, 2/e; New Delhi: Wiley India

Course Title: INDIAN FINANCIAL SYSTEM
Course Code: DF24IFS

Course Outcomes

- CO1: Explain the components of the financial system (K2)
 CO2: Explain the significance of financial markets and their instruments (K2)
 CO3: Examine the role of financial intermediaries (K4)
 CO4: Categorize financial services based on their functions (K4)
 CO5: Explain the functions and powers of regulators (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	3
CO2	3	2	-	-	3
CO3	3	2	-	-	-
CO4	3	2	-	-	3
CO5	3	-	-	-	-

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Introduction to Financial System

Financial System - Meaning - Functions - Overview - Financial System and the Economy - Reforms in the Financial System - Money Market - Capital Market - Regulatory Framework

Part 2 (9 hours)

Financial Markets and Instruments

Primary and Secondary Market - Derivatives Market - Debt Market - Government Securities - Foreign Exchange Market - Foreign Direct Investments - New Financial Instruments

Part 3 (9 hours)

Financial Intermediaries

Commercial Banking - Regional Rural Banks - Financial Inclusion - Development Banking - Non-Banking Financial Companies - Mutual Funds - Regulations and operations

Part 4 (9 hours)

Financial Services

Meaning - Features - Types of Financial Services - Factoring - Leasing - Venture

Capital - Consumer Finance - Housing Finance - Vehicle Finance - Financial Inclusion and Microfinance

Part 5 (9 hours)

Financial Regulatory Institutions

Reserve Bank of India - Role and Functions - Monetary Policy - Credit Control Methods - Securities and Exchange Board of India - IRDA - Functions and Powers

Pedagogy

Lecture, Case Discussion, Seminar, Exercise

Evaluation and Grading

Course Outcome	Assessment Method	Competencies	Marks
CO1	Assignment	Critical Thinking, Learning Skills	10
	Quiz		10
CO2	Presentation	Critical Thinking, Learning Skills	10
	Quiz		10
CO3	Case Discussion	Critical Thinking, Decision Making	10
	Quiz		10
CO4	Exercise	Critical Thinking, Learning Skills	10
	Quiz		10
CO5	Case Discussion	Critical Thinking, Decision Making	10
	Quiz		10
*The CIA marks will be prorated to 25 %; The End Semester Examination marks will be prorated to 75 %			

Reference Books

1. Saha, Sankar, Siddhartha (2020). Indian Financial System: Financial Markets, Institutions and Services, 2/e, New Delhi: McGraw Hill Education
2. Khan M.Y. (2019). Indian Financial System, 11/e; New Delhi: McGraw Hill Education
3. Pathak V. Bharathi (2018). Indian Financial System: Markets, Institutions and Services, 5/e; New Delhi: Pearson Education
4. Machiraju H. R. (2018). Indian Financial System, 5/e: Vikas Publishing House

Course Title : **MANAGEMENT OF BANKING SERVICES**
Course Code : **DF24MBS**

Course Outcome

- CO1: Explain the role of banks in Indian Financial System (K2)
CO2: Examine the assets and liability management using financial Statement (K4)
CO3: Analyse the credit risk involved in lending function of a bank (K4)
CO4: List the various risks involved in banking (K4)

CO5: Examine the role of technology in banking (K4)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	3
CO2	3	2	-	2	3
CO3	3	3	-	-	3
CO4	3	3	-	-	-
CO5	3	-	-	2	3

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Managing Banking and Financial Services

Indian Financial System - Current Issues and Future Challenges - Monetary Policy -- Implications for Bank Management - Financial Statements of Bank Operating in India

Part 2 (9 hours)

Sources and Uses of Bank Funds

Sources of Bank Funds - Bank Liabilities - Deposits - Pricing Deposit Services - Bank Liabilities - Non-Deposit Sources - Credit Process - Fund Based and Non-fund Based Lending - Loan Pricing

Part 3 (9 hours)

Credit Delivery, Monitoring and Managing Credit Risk

Modes of Credit Delivery - Legal Aspects of Lending - Credit Monitoring, Sickness and Rehabilitation - Managing Credit Risk - Measuring Credit Risk

Part 4 (9 hours)

Risk Management

Capital Adequacy Risk - Applications - Asset Liability Management - Risk Based Capital Standards - Regulatory Capital - Managing Interest Rate Risk - Managing Interest Rate Risk

Part 5 (9 hours)

Management of Retail Banking

Banking Function - Retail Banking and Laws in Everyday Banking- International Banking - Foreign Exchange and Trade Finance - E-Payment Systems and Electronic Banking - Current Trends in Retail Banking - Fintech - Products

Pedagogy

Lecture, Case Discussion, Seminar, Exercise

Evaluation and Grading

Course Outcome	Assessment Method	Competencies	Marks
C01	Presentation	Critical Thinking, Learning Skills	10
	Quiz		10
C02	Exercise	Critical Thinking, Learning Skills	10
	Quiz		10
C03	Assignment	Critical Thinking, Problem Solving	10
	Quiz		10
C04	Case Discussion	Critical Thinking, Problem Solving	10
	Quiz		10
C05	Assignment	Critical Thinking, Learning Skills	10
	Quiz		10
*The CIA marks will be prorated to 25 %; The End Semester Examination marks will be prorated to 75 %			

Reference Books

1. Suresh, Padmalatha and Paul, Justin (2020). *Management of Banking and Financial Services*, 4/e; New Delhi: Pearson Education
2. Hubbard R. Glenn, O" Brien Patrick Anthony (2019). *Money, Banking and the Financial System*, 2/e; New Delhi: Pearson Education
3. Peter S. Rose, Sylvia C. Hudgins, (2014). *Bank Management and Financial Services*, 8/e; New Delhi: McGraw Hill Education

Course Title: PERSONAL FINANCE
Course Code: DF24PFN

Course Outcomes

- C01: Analyse the personal financial planning environment (K4)
- C02: Examine the appropriate money management strategy (K4)
- C03: Analyse the tax implications of investment (K4)
- C04: Choose insurance and investment alternatives (K5)
- C05: Recommend retirement and estate planning strategy (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
C01	3	-	-	-	2
C02	3	-	-	-	2
C03	3	2	-	2	2
C04	3	2	-	2	2
C05	3	2	-	-	2

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Introduction to Personal Financial Planning Environment

The Financial Planning Process - Developing Personal Financial Goals - Influences on Personal Financial Planning - Opportunity Costs and the Time Value of Money - Achieving Financial Goals

Part 2 (9 hours)

Money Management Strategy

Planning Money Management - Personal Financial Records - Personal Financial Statements - Budgeting for Money Management - Achieving Financial Goals

Part 3 (9 hours)

Tax Strategy

Taxes and Financial Planning - Income Tax Fundamentals - Filing Income Tax Return - Tax Assistance and Audit Process - Tax Planning Strategies

Part 4 (9 hours)

Insuring and Investing Financial Resources

Insurance: Property and Motor Vehicle Insurance - Health, Disability and Long-term Care Insurance - Life Insurance; Investment: Investment Fundamentals - Investing in Stocks, Bonds, Mutual Funds, Real Estate and Other Investment Alternatives

Part 5 (9 hours)

Retirement & Estate Planning

Retirement Planning: Retirement Planning Analysis - Planning Retirement Income
Estate Planning: Legal Aspect of Estate Planning - Wills - Trusts and Estates - Estate Taxes

Pedagogy

Lecture, Exercise, Peer Learning, Field Study, Case Discussion

Evaluation and Grading

Course Outcome	Assessment Method	Competencies	Marks
CO1	Case Discussion	Critical Thinking, Learning Skills	10
	Quiz		10
CO2	Assignment	Critical Thinking, Learning Skills	10
	Quiz		10
CO3	Exercise	Critical Thinking, Learning Skills	10
	Quiz		10
CO4	Exercise	Critical Thinking, Learning Skills	10
	Quiz		10
CO5	Assignment	Critical Thinking, Learning Skills	10
	Quiz		10

**The CIA marks will be prorated to 25 %; The End Semester Examination marks will be prorated to 75 %*

Note: The coverage in this course will not have numerical problems.

Reference Books

1. Jack R. Kapoor, Les R. Dlabay, Robery J. Hughes, Melissa Hart (2020), *Personal Finance*, 12(e): New Delhi: McGraw Hill Education.
2. Jeff Madura (2020), *Personal Finance*, 7/e: New Delhi: Pearson Education
3. Arthur J. Keown (2019), *Personal Finance*, 8/e: New Delhi: Pearson Education

Course Title: COMMUNICATION SKILLS
Course Code: DF24COM

Course Outcomes

- CO1: Explain the significance of professional communication (K2)
- CO2: Develop and deliver effective presentations (K3)
- CO3: Examine the techniques of effective business writing (K4)
- CO4: Determine the techniques of writing messages and professional emails (K5)
- CO5: Develop the ability of preparing reports (K6)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	-	-	-	-	3
CO2	-	-	3	-	3
CO3	-	-	3	-	3
CO4	-	-	3	-	3
CO5	-	-	3	-	3

3 - Strong Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Communicating at Work

Professional Communication in a Digital, Social, Mobile World - Importance of Communication Skills - Understanding the Communication Process - Barriers to Effective Communication - Communication Styles - Communicating Assertively - Persuasive Communication - Functions of Nonverbal Communication - Body Language

Part 2 (9 hours)

Designing and Delivering Oral Presentations

Adapting to Audience - Composing the Presentation - Enhancing Presentations with Visuals - Art of Delivering the Presentation - Handling Questions

Part 3 (9 hours)**Effective Writing**

Fundamentals of Business Writing - Adapting Your Words to Your Readers - Constructing Clear Sentences and Paragraphs - Crafting Messages for Electronic Media - Digital Media - Social Media - Visual Media

Part 4 (9 hours)**Writing Business Messages**

Writing Routine and Positive Messages - Writing Negative Messages - Writing Persuasive Messages - E mail Etiquette - Ethics, Legal Compliance and Etiquette in Written Communication

Part 5 (9 hours)**Preparing Reports**

Short Reports and Long Informal Reports - Planning Reports and Proposals - Writing Reports and Proposals - Using Diagrams and Visual Aids in Reports - Completing Report and Proposals - Developing and Delivering Business Presentation

Pedagogy

Lecture and Discussion, Class activities, Audio and video aids, Writing exercises, Role play

Evaluation and Grading

Course Outcomes	Assessment Method	Competencies	Marks
C01	Online Course	Learning Skills	20
C02	Presentation	Oral Communication, Learning Skills	20
C03	Exercise	Written Communication, Learning Skills	20
C04	Assignment - Writing Business Messages	Written Communication, Learning Skills	20
C05	Assignment - Report Writing	Written Communication, Learning Skills	20

Reference Books

1. Bovee, Courtland L, Thill, John V. and Raina, Roshan Lal (2021). *Business Communication Today*, 15/e; New Delhi: Pearson Education
2. Chaturvedi, P. D. and Chaturvedi, Pramilla (2017). *The Art and Science of Business Communication*, 4/e; New Delhi: Pearson Education
3. Jeff Butterfield (2023). *Soft Skills for Everyone*, 2e; New Delhi: Cengage

ANNEXURE

COMPETENCIES AND RUBRICS

Critical Thinking: Comprehensive exploration of issues, ideas or events before accepting or formulating an idea or opinion or conclusion			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Identifying and summarizing the issue	Does not identify, or is confused or identifies a different issue	Identifies the main issue	Identifies the basics of the issue and also recognizes the nuances of the issue
Evidence	Does not draw support/ evidence from source(s)	Draws support/evidence from source(s) with sufficient evaluation/ interpretation to develop a clear idea.	Draws support/evidence from source(s) with sufficient evaluation/ interpretation to develop a clear idea. Viewpoints of others are evaluated thoroughly
Key assumptions	Does not surface the assumptions and ethical issues that underlie the issue	Identifies some of the key assumptions and ethical issues	Identifies and questions the validity of the key assumptions and addresses the ethical dimensions that underlie the issue
Personal perspective and position	Fails to clarify presented position relative to one's own	Identifies, appropriately, one's own position on the issue	Identifies, appropriately, one's own position on the issue and also acknowledges other's points of view
Conclusions, implications, and consequence	Fails to identify conclusions, implications, and consequences of the issue	Identifies and discusses conclusions and implications	Identifies and discusses conclusions, implications, and consequences

Decision Making: Selecting effective course of action from among the alternatives			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Problem statement	Identifies and states the problem without providing evidence to support the problem	Identifies and states problem, provides evidence of the problem using at least 2 facts	Identifies and states the problem, provides evidence of the problem using at least 3 facts
Identification of alternatives	Identifies alternatives that are not all	Identifies alternatives that are seemingly equal	Identifies alternatives that are seemingly equal and that reflect an in-

	seemingly equal, reflects limited understanding of the situation	and that reflect a basic understanding of the situation	depth understanding of the situation
Identification of criteria for assessing alternatives and analyzing the criteria	Identifies only some important criteria	Identifies the important criteria that should be considered	Identifies the important criteria reflecting a thorough understanding of the situation
Making decision	Selects an alternative, but is not able to present a well-supported answer to the problem statement	Selects an alternative and presents a well-supported answer to the problem statement	Selects an alternative and presents a well-supported answer to the problem statement, provides insights that arose during the selection process. Considers ethics in the decision making

Problem Solving: Discovering, analysing and solving business problems Systematically			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Problem statement	Identifies and states the problem without providing evidence to support the problem	Identifies and states problem, provides evidence of the problem using at least 2 facts	Identifies and states the problem, provides evidence of the problem using at least 3 facts
Identification of alternatives	Identifies alternatives that are not all seemingly equal, reflects limited understanding of the situation	Identifies alternatives that are seemingly equal and that reflect a basic understanding of the situation	Identifies alternatives that are seemingly equal and that reflect an in-depth understanding of the situation
Making decision	Selects an alternative, but is not able to present a well-supported answer to the problem statement	Selects an alternative and presents a well-supported answer to the problem statement	Selects an alternative and presents a well-supported answer to the problem statement, provides insights that arose during the selection process. Considers ethics in the decision making

Implementing the solution	Applies the tools/formula to reach a solution. Several errors are present	Adequately applies the tools/formula to reach a valid solution. Minor errors are present	Accurately applies the tools/formula to reach a valid, accurate solution. No errors are present
Evaluating the results	Reviews results superficially in terms of the problem defined with no consideration of need for further work	Reviews results in terms of the problem defined with little, if any, consideration of need for further work	Reviews results relative to the problem defined with thorough, specific considerations of need for further work

Global Orientation: Understanding the opportunities and challenges while operating in a global business environment			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Applying knowledge to global contexts	Defines global challenges in basic ways	Formulates elementary solutions to global challenges that use at least two disciplinary perspectives	Applies knowledge and skills while addressing global problems using interdisciplinary perspectives
Global ethical and social awareness	Identifies basic ethical dimensions of some local or national decisions that have global impact	Explains to some extent the ethical, social, and environmental consequences of local and national decisions on global systems	Explains clearly the ethical, social, and environmental consequences of local and national decisions on global systems
Cultural diversity	Demonstrates some openness to varied Cultures	Explains and connects two or more cultures with some acknowledgement of power structures	Adapts and applies a deep understanding of two or more cultures and how power structures affects global businesses

Learning Skills: Purposeful continuous learning activity undertaken with the objective of improving knowledge, skill and competence			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Observations made	Unclear and Imprecise observations	Adequate degree of observations	Sophisticated and thoughtful observations

Depth of reflection	Demonstrates little or no understanding of the reflections presented	Demonstrates limited understanding of the reflections presented	Demonstrates thorough understanding of the reflections presented
Insights obtained	Provides little or no insight, more descriptive than reflective	Provides some insight, reflections presented but lacks depth	High degree of insights, in-depth reflections presented

Social Responsibility: Considering the effects of business decisions on the social System			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Social and ethical awareness	Fails to demonstrate an awareness of social and ethical responsibilities	Demonstrates an awareness of social and ethical responsibilities	Demonstrates an in depth awareness of social and ethical responsibilities
Recognize the importance of standards of ethical business conduct	Fails to identify how standards of ethical business conduct impact decisions	Identifies the most obvious ways that standards of ethical business conduct impact decisions	Identifies multiple ways that standards of ethical business conduct impact decisions
Recognize the environmental, social, and ethical implications of business decisions	Fails to identify more than one dimension in a business context	Identifies environmental, social and ethical factors in a business context but incompletely articulates their complexity	Identifies environmental, social and ethical factors in a business context and articulates their complexity

Leadership: Influencing the activities of an individual or a group towards achievement of an objective or outcome			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Vision	Vision is unclear	Hints at their vision	Demonstrates clear vision
Planning and delivery	Lacks a clear plan to achieve the vision	Plans clearly as how to achieve the vision	Plans clearly as how to achieve the vision and manages the challenges

People management	Finds people, but does not motivate them to work towards the vision	Finds people and motivates them to work towards the vision	Finds the right people and constantly motivates them to work towards the vision
Communication	Does not communicate clearly vision to others	Communicates clearly the vision to others	Communicates clearly the vision to others and listens to ideas
Mentorship	Does not motivate or develop the leadership capacities of others	Has the capacity to motivate and develop the leadership capacity of others	Motivates and develops the leadership capacities of others
Integrity	Does not exhibit integrity or led by example	Shows some integrity, led by example	Exhibits a high standard of integrity, led by example, maintains high personal standards
Accountability	Does not hold self-accountable for actions	Inconsistently holds self-accountable for actions	Holds self and others accountable for their actions
Involvement	Does not seek involvement opportunities	Seeks involvement opportunities for self and others	Seeks and generates opportunities for involvement for self and others

Teamwork: Working effectively with a group of people to achieve a shared objective			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Participation in activities	Constantly need prompting to participate in activities or discussion	Participates in activities and discussions with minimal prompting	Consistently participates in activities and discussions without prompting
Attitude towards peers	Consistently demonstrates a negative and disrespectful attitude toward peers and usually has a negative attitude about group tasks	Demonstrates a positive and respectful attitude towards peers and often has a negative attitude about group tasks	Consistently demonstrates a positive and respectful attitude toward peers and always has a positive attitude about group tasks

Working with others	Rarely listens to, shares with, or supports others and is often disruptive to peers in the group	Sometimes listens to, shares with, and supports others and is sometimes disruptive to peers in the group	Always listens to, shares with, and supports others and is rarely disruptive to peers in the group
Efforts	Demonstrates no effort	Demonstrates efforts but not consistently	Demonstrates consistent efforts

Interpersonal: Interacting effectively with people both individually and ingroups			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Communication	Does not communicate clearly	Communicates clearly using appropriate words, displays minimal non-verbal communication	Communicates clearly using appropriate words and displays appropriate non-verbal communication
Listening	Does not listen to peers or responds to them	Listens to peers and responds sometimes	Listens actively to peers and responds well
Emotional intelligence	Not able to manage one's own emotions and understand emotions of others	Manages ones' own emotions reasonably and understands others' emotions sometimes	Manages ones' own emotions well and understands others' emotions
Conflict resolution	Not able to work with others to resolve interpersonal conflict and disagreements in a positive way	Works with others to resolve interpersonal conflict and disagreements in a positive way but not consistently	Consistently works with others to resolve interpersonal conflict and disagreements in a positive way
Respect	Sometimes impolite to members of their group and does not work cooperatively	Helpful and polite to members of their group. Does not respect individual differences	Helpful and polite to others in the group, respects individual differences

Oral Communication: Expressing ideas clearly, logically and persuasively in oral Format			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)

Eye contact	No eye contact with audience, as entire report is read from notes	Consistent use of direct eye contact with audience, but still returns to notes	Holds attention of entire audience with the use of direct eye contact, seldom looking at notes
Voice	Vocal delivery is too soft to hear, too fast to understand and/or long, unintended silences and speech disruptions (repetitions; filled pauses, e.g., “um”) frequently distract audience	Vocal delivery is clear and distinct. Rate, volume, and tone facilitate audience comprehension	Vocal delivery is varied and dynamic. Speech rate, volume, and tone enhance listener interest and understanding
Organisation	Cannot understand presentation because there is no sequence of information	Student presents information in logical sequence which audience can follow	Student presents information in logical, interesting sequence which audience can follow
Language	Grammar, pronunciation, and/or word choice are severely deficient	Delivery is free of serious errors in grammar, pronunciation, and/or word Usage	Delivery is free of errors in grammar and pronunciation; word choice aids clarity and vividness
Sources and evidence	No citations, sources are not credible, references are not presented at the end	Almost all sources are mentioned, appropriate sources, presents a few references at the end	Appropriate citations, credible and appropriate sources, presents references at the end
Multimedia support and visual aids	Little or no multimedia or uses it in distracting or ineffective manner (difficult to read, has lots of errors)	Balanced use of appropriate multimedia that enhances the overall presentation	Creative and impactful use of multimedia that enhances the effectiveness of the presentation

Written Communication: Expressing ideas clearly, logically and persuasively in written format			
Criteria	Below Expectation (1)	Meets Expectation (2)	Exceeds Expectation (3)
Structure and organisation	Lack of logical flow, poor sentence and paragraph structure, no alignment	Logical flow, paragraphs and sentences could be structured better, not properly aligned at a few places	Logical flow, well-structured paragraphs and sentences, proper alignment

Content and clarity	Irrelevant information mostly copy pasted from internet. No information or conclusion	Appropriate subtopics included but not completely covered, Provides reasonable introduction and conclusion. Presents in own words	Addresses the topic with relevant introduction/ broad area; details with appropriate sub headings; presents with examples in real life scenario; concludes with a projection/ vision/ or a strong close. Frames the contents completely on one's own
Grammar	Numerous spelling errors, non-existent or incorrect punctuation, severe errors in grammar, incomplete sentences	Very few spelling errors, correct punctuation, grammar, complete sentences	No spelling errors, correct punctuation, grammar, complete sentences
Academic integrity	Other sources are not acknowledged	Other sources are acknowledged to some extent	Appropriate use of others work, acknowledges via in-text citations/references